

**Claims**

1. A smart card of a combination type provided with a stable contactless communication means, said smart card comprising three or less lines of an antenna terminal portion so as to minimize an overlapped portion between the antenna terminal portion and a chip on board (COB) for minimizing a capacitance value  $C_{mount}$  of the smart card of a combination type.  
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2. The smart card of a combination type provided with a stable contactless communication means according to claim 1:  
10       wherein the antenna terminal portion has particularly one line so as to minimize the overlapped portion between the antenna terminal portion and the COB, which is welded or soldered for electrical connection between the COB and the antenna terminal portion.
- 15       3. The smart card of a combination type provided with a stable contactless communication means according to claim 1:  
          wherein a width of a connection pad of the COB in a direction alone which the coil of the antenna terminal portion passes is 1.2mm or less so that the overlapped portion between the  
20       antenna terminal portion and the COB is minimized.

4. A smart card of a combination type which comprises a sheet layer provided with an antenna, at least one intermediate sheet layer and a printing sheet layer:

wherein the card body and the COB are integrated as one body using a laminating process after the COB is connected with the antenna, and the antenna or the sheet layer provided with the antenna and said at least one intermediate sheet layer and/or the printing sheet layer are piled up prior to the laminating process, instead of the conventional method in which the COB is implanted, by means of a milling process, into an integrated card body of several sheet layers comprising the printing sheet layer using a laminating process.